

**Information to identify the case:**

Debtor 1	<b>Ellen D. McMillian</b>		Social Security number or ITIN xxx-xx-6555
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: <b>18-20928-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ellen D. McMillian

9/21/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Ellen D. McMillian  
DebtorCase No. 18-20928-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 30

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db +Ellen D. McMillian, 320 Branch Avenue, Apt. 23I, Pine Hill, NJ 08021-6018  
 517562549 APEX Asset Management, PO Box 5407, Lancaster, PA 17606-5407  
 517562547 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
 517562548 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 517562552 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603  
 517562555 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345  
 517562556 +Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090  
 517562557 +Dept Of Ed/582/nelnet, Po Box 173904, Denver, CO 80217-3904  
 517562559 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 517562560 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297  
 517562564 Lourdes Cardiology Services, PO Box 824699, Philadelphia, PA 19182-4699  
 517562565 Lourdes Imaging Assoc, Po Box 95000-2840, Philadelphia, PA 19195-2840  
 517562566 Lourdes Acuity Specialty Hospital, PO Box 269084, Oklahoma City, OK 73126-9084  
 517562568 +Ncc Business Svcs Inc, 9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912  
 517562569 +Our Lady of Lourdes, 218 Sunset Road, Willingboro, NJ 08046-1110  
 517562571 +Virtua Hospital Voorhees, 100 Bowman Dr, Voorhees, NJ 08043-1596  
 517562572 Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028  
 517562573 +Virtua Patient Accounting, 2000 Crawford Place, Ste 100, Mount Laurel, NJ 08054-3920

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2018 23:24:46 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2018 23:24:41 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 517562550 EDI: TSYS2.COM Sep 22 2018 02:48:00 Barclaycard, Card Services, PO Box 13337,  
     Philadelphia, PA 19101-3337  
 517562551 +EDI: TSYS2.COM Sep 22 2018 02:48:00 Barclays Bank Delaware, Po Box 8803,  
     Wilmington, DE 19899-8803  
 517562553 +EDI: CAPITALONE.COM Sep 22 2018 02:48:00 Capital One, Po Box 30253,  
     Salt Lake City, UT 84130-0253  
 517562554 +E-mail/Text: legal-dept@cooperhealth.edu Sep 21 2018 23:26:21 Cooper Hospital,  
     1 Cooper Plaza, Camden, NJ 08103-1489  
 517562558 +E-mail/Text: bknotice@ercbpo.com Sep 21 2018 23:24:51 Enhanced Recovery Co L,  
     8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 517562561 +EDI: AMINFOFOP.COM Sep 22 2018 02:48:00 First Premier Bank, 3820 N Louise Ave,  
     Sioux Falls, SD 57107-0145  
 517562562 +EDI: PHINAMERI.COM Sep 22 2018 02:48:00 Gm Financial, Po Box 181145,  
     Arlington, TX 76096-1145  
 517562563 EDI: JEFFERSONCAP.COM Sep 22 2018 02:48:00 Jefferson Capital Syst, 16 Mcleland Rd,  
     Saint Cloud, MN 56303  
 517562567 +EDI: MERRICKBANK.COM Sep 22 2018 02:48:00 Merrick Bank Corp, Po Box 9201,  
     Old Bethpage, NY 11804-9001  
 517562570 +EDI: TFSR.COM Sep 22 2018 02:48:00 Toyota Motor Credit Co, Po Box 9786,  
     Cedar Rapids, IA 52409-0004

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517562574 ##+Virtua Surgical Group, PA, 1935 Rt. 70 East, Cherry Hill, NJ 08003-2117

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Sep 21, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

David Reinherz on behalf of Debtor Ellen D. McMillian reinherzlaw@gmail.com,  
reinherzlaw@aol.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com  
Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 4